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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF OKLAHOMA

In Re:)	
MICHAEL DUGGAN,)	Case No. 11-16332-WV
)	Chapter 7
Debtor,)	
MICHAEL DUGGAN,)	
Plaintiff,)	
v.)	Adv. No. 12-01022
AMERICAN EDUCATION SERVICES,)	
CHASE BANK, NATIONAL COLLEGIATE, NCT, and OK STUDENT LOAN AUTHORITY.)	
)	
Defendants.)	

JOINT STIPULATION OF DISMISSAL

COMES NOW, Plaintiff and Defendants, JPMorgan Chase Bank, N.A. through attorney of record, John W. Mee III, National Collegiate, through attorney of record, Roger D. Everett, OSRHE and Oklahoma State Regents for Higher Education, through attorney of record, David B. Harting, and hereby all stipulate and agree pursuant to Rule 7041 (a) that this action is dismissed.

Date: September 20, 2012.

Respectfully submitted,

s/ Lyle R. Nelson
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Elisabeth D. Brown, OBA #30503
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CERTIFICATE OF SERVICE

I hereby certify that on this 20th day of September, 2012, a true and correct copy of the Dismissal was electronically served upon the following using the Court's CM/ECF system:

U.S. Trustee Robert D. Garrett, Chapter 7 Trustee Attorney Elisabeth D. Brown Attorney Roger D. Everett Attorney David B. Harting Attorney John W. Mee

Further, I certify that on the 20th day of September, 2012, a true and correct copy of the Dismissal was forwarded via U.S. Mail, first class postage prepaid and properly addressed to the following at the addresses shown below:

NCT PO Box 8183 Harrisburg, PA 17105

OK Student Loan Authority PO Box 18145 Oklahoma City, OK 73154

s/Lyle R. Nelson
Lyle R. Nelson